

**REMARKS**

Reconsideration and allowance are requested.

A new declaration with the correct spelling of Robert will be submitted shortly as requested by the Examiner.

The specification is amended as requested by the Examiner to provide literal support for the words "circuitry" and "interface" for the authentication circuitry and the communications interface. The specification includes support for these amendments, e.g., "The different part means of the terminal and server can be provided as software, hardware or a mixture there between." Page 9, lines 28-30.

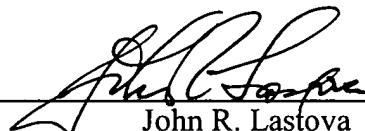
Applicants appreciate the indication of allowable subject matter in claims 9-11 and 17-18. Claim 1 is amended to incorporate allowable subject matter of claim 9, and claim 10 is rewritten in independent claim format. Claims 12-15 have been canceled without prejudice to pursuing that subject matter in a continuation application. Claim 16 is amended to incorporate allowable subject matter of claim 17, and claim 18 is rewritten in independent claim format.

The application is in condition for allowance.

Respectfully submitted,

**NIXON & VANDERHYE P.C.**

By:



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